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revised and up-to-date form after having been for several years out of print. Its scope is broader than the title indicates. It would not be far from the truth to describe it as a history of banking in Scotland with applications to England of lessons drawn therefrom. The merit of the book consists not so much in the presentation of new facts or new points of view, although both are to be found within its pages, as in the detail and completeness with which it treats the chief phases of Scottish banking history and in particular the utility of the one pound note. Regarding England, the author's conclusion is "that the reasons for the southern antipathy to such a currency (the one pound note) are no longer cogent, and that its introduction into England would strengthen the banking system and benefit national interests."

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